DAYLIGHT SAVINGS TIME FINANCIAL LITERACY PROS AND CONS.

GO TO THE FOLLOWING LINKS AND READ THE ARTICLE BELOW THEN COMPLETE THE CHART PROVIDING AT LEAST 3 FOR AND AGAINST FROM THE RESOURCES.

[ARTICLE ONE](http://greengarageblog.org/10-pros-and-cons-of-daylight-savings) [ARTICLE TWO](http://news.nationalgeographic.com/2016/11/daylight-saving-time-2016-why-change-clocks/)

**How springing ahead can set us back**

If you hate daylight saving time and all the confusion and sleep deprivation it brings, you now have solid data on your side. A wave of new research is bolstering arguments against changing our clocks twice a year.

The case for daylight saving time has been shaky for a while. The biannual time change was originally implemented to save energy. Yet dozens of studies around the world have found that changing the clocks has either minuscule or nonexistent effects on energy use. After Indiana finally implemented daylight saving, something that didn’t happen until 2006, residents actually used more electricity.

Daylight saving time isn’t just a benign relic of the 1970s energy crisis. The latest research suggests the time change can be harmful to our health and cost us money. The effects are most disruptive in the spring and fall, right after the time changes occur. In the U.S., clocks spring forward today, while most of Europe moves to daylight saving time two weeks later.

The suffering of the spring time change begins with the loss of an hour of sleep. That might not seem like a big deal, but researchers have found it can be dangerous to mess with sleep schedules. Car accidents, strokes and heart attacks spike in the days after the March time change. It turns out that judges, sleep deprived by daylight saving, impose harsher sentences.

“Even mild changes to sleep patterns can affect human capital in significant ways,” two Cornell University researchers, Lawrence Jin and Nicolas Ziebarth, wrote last year.

Some of the last defenders of daylight saving time have been a cluster of business groups who assume the change helps stimulate consumer spending. That’s not true either, according to recent analysis of 380 million bank and credit-card transactions by the JPMorgan Chase Institute.

The study compared Los Angeles with Phoenix in the 30 days after the March and November time changes. Arizona is a natural test case since it’s one of the two states, along with Hawaii, that doesn’t do daylight saving. In the spring, according to the consumer transaction data, the additional hour of evening daylight in Los Angeles managed to slightly boost card spending per person, compared with that in Phoenix, although by less than 1 percent. That spending uptick is offset by the negative impact of the November time change, which sees the darkened population of Los Angeles spend 3.5 percent less at local retailers.

After the autumn time change, shoppers made far fewer trips to the store, especially during the week. Grocery stores, discount stores and other retailers bore the brunt, while restaurants and service businesses were mostly unaffected.

Daylight saving time may threaten our health, hurt local retailers, and otherwise disrupt our lives. But can anything be done about it?

As Hawaii and Arizona show, the U.S. government gives states a choice as to whether to adopt daylight saving time. But states aren’t currently allowed to switch to daylight saving time year-round.

Last year, 19 bills were pending in state legislatures around the U.S. to end the biannual time change, according to the National Conference of State Legislatures. None passed.

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| **STEP ONE** DEFINE THE BASIC ISSUE  DO YOU AGREE OR DISAGREE WITH DAYLIGHT SAVINGS TIME? | | |
| **STEP TWO** BUILDING YOUR CASE *FOR* THE BASIC ISSUE STATEMENT  **It maximizes natural daylight**  **It brings about some business advantages**  **It allows you to conserve electricity** | TILT FACTORS  (Possible) | **STEP THREE** BUILDING YOUR CASE *AGAINST* THE BASIC ISSUE STATEMENT  **It disturbs sleep patterns**  **It poses challenges in timekeeping**  **It does not really help conserve energy** |
| **STEP FOUR**-REASONED RESPONSE JUDGEMENT  I don’t like daylight savings time because of the reason that it interrupts my sleep schedule. | | |